

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
WESTERN DIVISION

In re: WILDE, DAVID J § Case No. 07-71614  
WILDE, CHRISTY L §  
§  
§  
Debtor(s) §

**TRUSTEE'S FINAL REPORT (TFR)**

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under Chapter 7 of the United States Bankruptcy Code was filed on July 06, 2007. The undersigned trustee was appointed on June 28, 2010.
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.
4. The trustee realized the gross receipts of \$ 10,000.76

Funds were disbursed in the following amounts:

Payments made under an interim distribution	\$ <u>0.00</u>
Administrative expenses	\$ <u>0.00</u>
Other payments to creditors	\$ <u>0.00</u>
Non-estate funds paid to 3rd Parties	\$ <u>0.00</u>
Exemptions paid to the debtor	\$ <u>0.00</u>
Other payments to the debtor	\$ <u>0.00</u>
Leaving a balance on hand of <sup>1</sup>	\$ <u>10,000.76</u>

The remaining funds are available for distribution.

<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was 09/10/2010 and the deadline for filing governmental claims was 09/10/2010. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$1,750.08. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$0.00 as interim compensation and now requests the sum of \$1,750.08, for a total compensation of \$1,750.08.<sup>2</sup> In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$0.00 and now requests reimbursement for expenses of \$67.06, for total expenses of \$67.06.<sup>2</sup>

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 10/26/2010 By: /s/JOSEPH D. OLSEN  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

<sup>2</sup> If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D)

**Form 1**  
**Individual Estate Property Record and Report**  
**Asset Cases**

Case Number: 07-71614

Trustee: (330400) JOSEPH D. OLSEN

Case Name: WILDE, DAVID J  
WILDE, CHRISTY L

Filed (f) or Converted (c): 03/05/10 (c)

Period Ending: 10/26/10

§341(a) Meeting Date: 04/15/10

Claims Bar Date: 09/10/10

1 Ref. #	2 Asset Description (Scheduled And Unscheduled (u) Property)	3 Petition/ Unscheduled Values	4 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	5 Property <u>Abandoned</u> OA=§554(a) DA=§554(c)	6 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1	residence at 420 Settler Rd, Dekalb IL Orig. Asset Memo: Imported from original petition Doc# 16	260,000.00	0.00	DA	0.00	FA
2	cash on hand Orig. Asset Memo: Imported from Amended Doc#: 24	100.00	0.00	DA	0.00	FA
3	checking account Orig. Asset Memo: Imported from Amended Doc#: 24	50.00	0.00	DA	0.00	FA
4	miscellaneous household goods Orig. Asset Memo: Imported from Amended Doc#: 24	4,000.00	0.00	DA	0.00	FA
5	books, pictures, cds Orig. Asset Memo: Imported from Amended Doc#: 24	55.00	0.00	DA	0.00	FA
6	clothing Orig. Asset Memo: Imported from Amended Doc#: 24	500.00	0.00	DA	0.00	FA
7	pension plan thru employer Motorola Orig. Asset Memo: Imported from Amended Doc#: 24	11,401.00	0.00	DA	0.00	FA
8	401 k thru employer Motorola Orig. Asset Memo: Imported from Amended Doc#: 24	20,858.00	0.00	DA	0.00	FA
9	MOTOROLA STOCK Orig. Asset Memo: Imported from Amended Doc#: 24	100.00	0.00	DA	0.00	FA
10	2002 Oldsmobile Bravada Orig. Asset Memo: Imported from Amended Doc#: 24	11,825.00	0.00	DA	0.00	FA
11	2004 Pontiac Bonneville Orig. Asset Memo: Imported from Amended Doc#: 24	10,625.00	0.00	DA	0.00	FA
12	Avoidable transfer (u)	0.00	12,589.90		10,000.00	FA

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WILDE, CHRISTY L

Filed (f) or Converted (c): 03/05/10 (c)

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1 Asset Description (Scheduled And Unscheduled (u) Property) Ref. #		2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property <u>Abandoned</u> OA=§554(a) DA=§554(c)	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA) Gross Value of Remaining Assets
Int	INTEREST (u)	Unknown	N/A		0.76	Unknown
13	Assets	Totals (Excluding unknown values)	\$319,514.00	\$12,589.90	\$10,000.76	\$0.00

**Major Activities Affecting Case Closing:**

Initial Projected Date Of Final Report (TFR):

Current Projected Date Of Final Report (TFR):

**Form 2**  
**Cash Receipts And Disbursements Record**

Case Number: 07-71614

Case Name: WILDE, DAVID J  
WILDE, CHRISTY L

Taxpayer ID #: \*\*-\*\*3549

Period Ending: 10/26/10

Trustee: JOSEPH D. OLSEN (330400)

Bank Name: The Bank of New York Mellon

Account: 9200-\*\*\*\*\*97-65 - Money Market Account

Blanket Bond: \$1,500,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	5 T-Code	6 Receipts \$	7 Disbursements \$	8 Money Market Account Balance
07/26/10	{12}	Bonnie Staerz	turnover funds on avoidable transfer	1241-000	10,000.00		10,000.00
07/30/10	Int	The Bank of New York Mellon	Interest posting at 0.0700%	1270-000	0.09		10,000.09
08/31/10	Int	The Bank of New York Mellon	Interest posting at 0.0700%	1270-000	0.59		10,000.68
09/30/10	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.08		10,000.76

<b>ACCOUNT TOTALS</b>	<b>10,000.76</b>	<b>0.00</b>	<b>\$10,000.76</b>
Less: Bank Transfers	0.00	0.00	
<b>Subtotal</b>	<b>10,000.76</b>	<b>0.00</b>	
Less: Payments to Debtors		0.00	
<b>NET Receipts / Disbursements</b>	<b>\$10,000.76</b>	<b>\$0.00</b>	

**Form 2**  
**Cash Receipts And Disbursements Record**

Page: 2

Case Number: 07-71614

Case Name: WILDE, DAVID J  
WILDE, CHRISTY L

Taxpayer ID #: \*\*-\*\*3549

Period Ending: 10/26/10

Trustee: JOSEPH D. OLSEN (330400)

Bank Name: The Bank of New York Mellon

Account: 9200-\*\*\*\*\*97-66 - Checking Account

Blanket Bond: \$1,500,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #}/ Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
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(No Transactions on File for this Period)

<b>ACCOUNT TOTALS</b>	<b>0.00</b>	<b>0.00</b>	<b>\$0.00</b>
Less: Bank Transfers	0.00	0.00	
<b>Subtotal</b>	<b>0.00</b>	<b>0.00</b>	
Less: Payments to Debtors		0.00	
<b>NET Receipts / Disbursements</b>	<b>\$0.00</b>	<b>\$0.00</b>	

Net Receipts : 10,000.76

Net Estate : \$10,000.76

TOTAL - ALL ACCOUNTS	Net Receipts	Net Disbursements	Account Balances
MMA # 9200-*****97-65	10,000.76	0.00	10,000.76
Checking # 9200-*****97-66	0.00	0.00	0.00
	<b>\$10,000.76</b>	<b>\$0.00</b>	<b>\$10,000.76</b>

**EXHIBIT A**  
**ANALYSIS OF CLAIMS REGISTER** Claims Bar Date: September 10, 2010

<b>Case Number:</b> 07-71614 <b>Debtor Name:</b> WILDE, DAVID J		<b>Page:</b> 1	<b>Date:</b> October 26, 2010 <b>Time:</b> 09:39:44 AM			
Claim #	Creditor Name & Address	Claim Type	Claim Ref. No. / Notes	Amount Allowed	Paid to Date	Claim Balance
200	JOSEPH D. OLSEN 1318 EAST STATE STREET ROCKFORD, IL 61104-2228	Admin Ch. 7		\$1,750.08	\$0.00	1,750.08
200	JOSEPH D. OLSEN 1318 EAST STATE STREET ROCKFORD, IL 61104-2228	Admin Ch. 7		\$67.06	\$0.00	67.06
200	Yalden, Olsen & Willette 1318 East State Street Rockford, IL 61104	Admin Ch. 7		\$881.25	\$0.00	881.25
100	CITICORP TRUST BANK PO BOX 168728 IRVING, TX 75016	Secured		\$0.00	\$0.00	0.00
100	National Bank & Trust 230 W. State St. Sycamore, IL 60178	Secured	Disallowed	\$0.00	\$0.00	0.00
100	Chase Home Finance, LLC 3415 Vision Drive Columbus, OH 43219-6009	Secured	Allowed but no distribution to be made	\$0.00	\$0.00	0.00
100	Harris N A Attn: Bankruptcy Dept. 3800 Golf Rd., Suite 300 Rolling Meadows, IL 60008	Secured	Disallowed	\$0.00	\$0.00	0.00
100	National Bank & Trust 230 W. State St. Sycamore, IL 60178	Secured	Allowed but no distribution to be made	\$0.00	\$0.00	0.00
610	Discover Bank/DFS-Services, LLC PO Box 3025 New Albany, OH 43054-3025	Unsecured		\$13,243.06	\$0.00	13,243.06
610	eCAST Settlement Corporation POB 35480, Newark NJ 07193-5480 Claimant History	Unsecured		\$11,098.27	\$0.00	11,098.27
610	GE Consumer Finance/ QVC P.O. Box 960061 Orlando, FL 32896	Unsecured		\$358.39	\$0.00	358.39
610	Elan Financial Services? PO Box 5229 Cincinnati, OH 45201	Unsecured		\$7,796.26	\$0.00	7,796.26
610	eCAST Settlement Corporation P.O. Box 7247-6971 Philadelphia, PA 19170	Unsecured		\$815.74	\$0.00	815.74
610	eCAST Settlement Corporation assignee of Bank of America/FIA Card Services formerly MBNA, POB 35480 Newark, NJ 07193-5480	Unsecured		\$20,018.57	\$0.00	20,018.57

**EXHIBIT A**  
**ANALYSIS OF CLAIMS REGISTER** Claims Bar Date: September 10, 2010

<b>Case Number:</b> 07-71614 <b>Debtor Name:</b> WILDE, DAVID J		<b>Page:</b> 2	<b>Date:</b> October 26, 2010 <b>Time:</b> 09:39:44 AM			
<b>Claim #</b>	<b>Creditor Name &amp; Address</b>	<b>Claim Type</b>	<b>Claim Ref. No. / Notes</b>	<b>Amount Allowed</b>	<b>Paid to Date</b>	<b>Claim Balance</b>
10 610	Roundup Funding, LLC MS 550 PO Box 91121 Seattle, WA 98111-9221	Unsecured		\$3,543.75	\$0.00	3,543.75
11 610	Chase Bank USA,N.A. c/o Creditors Bankruptcy Service P O Box 740933 Dallas, TX 75374	Unsecured		\$1,109.37	\$0.00	1,109.37
12 610	eCAST Settlement Corporation assignee of GE Money Bank/JC Penney Consumer POB 35480 Newark, NJ 07193-5480	Unsecured		\$1,892.13	\$0.00	1,892.13
14 610	Nicor Gas PO Box 549 Aurora, IL 60507	Unsecured		\$1,048.53	\$0.00	1,048.53
16 610	Chase Bank USA,N.A c/o Creditors Bankruptcy Service P O Box 740933 Dallas, TX 75374	Unsecured		\$1,109.37	\$0.00	1,109.37
17 610	Nicor Gas PO Box 549 Aurora, IL 60507	Unsecured	Disallowed	\$0.00	\$0.00	0.00
<< Totals >>				64,731.83	0.00	64,731.83

**TRUSTEE'S PROPOSED DISTRIBUTION**

**Exhibit D**

Case No.: 07-71614

Case Name: WILDE, DAVID J

Trustee Name: JOSEPH D. OLSEN

**Balance on hand:** \$ 10,000.76

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
		N/A			

Total to be paid to secured creditors: \$ 0.00

Remaining balance: \$ 10,000.76

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - JOSEPH D. OLSEN	1,750.08	0.00	1,750.08
Trustee, Expenses - JOSEPH D. OLSEN	67.06	0.00	67.06
Attorney for Trustee, Fees - Yalden, Olsen & Willette	881.25	0.00	881.25

Total to be paid for chapter 7 administration expenses: \$ 2,698.39  
Remaining balance: \$ 7,302.37

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
N/A				

Total to be paid for priority claims: \$ 0.00

Remaining balance: \$ 7,302.37

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Document Page 12 of 13  
 Timely claims of general (unsecured) creditors totaling \$62,033.44 have been allowed and  
 will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full.

The timely allowed general (unsecured) dividend is anticipated to be 11.8 percent,  
 plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
3	Discover Bank/DFS-Services, LLC	13,243.06	0.00	1,558.93
4	eCAST Settlement Corporation	11,098.27	0.00	1,306.45
5	GE Consumer Finance/	358.39	0.00	42.19
6	Elan Financial Services?	7,796.26	0.00	917.75
8	eCAST Settlement Corporation	815.74	0.00	96.03
9	eCAST Settlement Corporation assignee of	20,018.57	0.00	2,356.52
10	Roundup Funding, LLC	3,543.75	0.00	417.16
11	Chase Bank USA,N.A.	1,109.37	0.00	130.59
12	eCAST Settlement Corporation assignee of	1,892.13	0.00	222.73
14	Nicor Gas	1,048.53	0.00	123.43
16	Chase Bank USA,N.A	1,109.37	0.00	130.59

Total to be paid for timely general unsecured claims: \$ 7,302.37

Remaining balance: \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
N/A				

Total to be paid for tardy general unsecured claims: \$ 0.00  
Remaining balance: \$ 0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
N/A				

Total to be paid for subordinated claims: \$ 0.00  
Remaining balance: \$ 0.00